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(Original Signature of Member)

116TH CONGRESS  
2D SESSION

**H. R.** \_\_\_\_\_

To amend the Internal Revenue Code of 1986 to provide an age rating adjustment to the applicable percentage used to determine the credit for coverage under qualified health plans.

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**IN THE HOUSE OF REPRESENTATIVES**

Mrs. MURPHY introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend the Internal Revenue Code of 1986 to provide an age rating adjustment to the applicable percentage used to determine the credit for coverage under qualified health plans.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Health Insurance Mar-  
5       ketplace Affordability Act of 2020”.

1 **SEC. 2. AGE RATING ADJUSTMENT TO APPLICABLE PER-**  
2 **CENTAGE USED TO DETERMINE THE CREDIT**  
3 **FOR COVERAGE UNDER QUALIFIED HEALTH**  
4 **PLANS.**

5 (a) IN GENERAL.—Section 36B(b)(3)(A) of the In-  
6 ternal Revenue Code of 1986 is amended by adding at the  
7 end the following new clause:

8 “(iii) AGE RATING ADJUSTMENT.—  
9 For purposes of this subparagraph—

10 “(I) IN GENERAL.—The applica-  
11 ble percentage otherwise determined  
12 under clause (i) shall be multiplied by  
13 the age adjustment value determined  
14 under subclause (II).

15 “(II) AGE ADJUSTMENT  
16 VALUE.—The age adjustment value  
17 for any taxpayer is the average of the  
18 age rate adjustments for all individ-  
19 uals which have coverage described in  
20 subparagraph (2)(A) with respect to  
21 the taxpayer, divided by the maximum  
22 age rate adjustment allowed under  
23 section 2701(a)(1)(A)(iii) of the Pub-  
24 lic Health Service Act.

25 “(III) AGE RATE ADJUST-  
26 MENT.—The age rate adjustment for

1 any individual shall be determined  
2 using a single national age rating  
3 curve which shall be specified in guid-  
4 ance by the Secretary of Health and  
5 Human Services and shall reflect mar-  
6 ket patterns in the individual market  
7 in accordance with section  
8 2701(a)(1)(A)(iii) of the Public  
9 Health Service Act.”.

10 (b) EFFECTIVE DATE.—The amendment made by  
11 this section shall apply to taxable years beginning after  
12 the date on which the single national age rating curve re-  
13 ferred to in section 36B(b)(3)(A)(iii)(III) of the Internal  
14 Revenue Code of 1986 (as added by this section) is speci-  
15 fied by the Secretary of Health and Human Services.